

**Carmel Towers
Newark, Essex County
HMFA #4**

Updated August 15, 2014, 4:00 p.m.

QUESTIONS AND ANSWERS

In connection with the Agency's issuance its Request for Offers to Purchase for the Sale of Notes and Mortgages Held on Carmel Towers on August 15, 2014, the Agency received questions from members of the public. In accordance with the procedures set forth in Section 5.0 of the RFOTP, the questions and the Agency's answers are provided as follows:

1. Question: Is there any way we can get access to the building?

Answer: Access to Carmel Towers, 440 Elizabeth Avenue, Newark, New Jersey, is scheduled to be provided on:
Friday, August 22, 2014 at 10:30 a.m.

In order to try to accommodate the number of people who wish to have such access, individuals who will be attending on that date must notify the Agency by calling (609)278-7529 or emailing jrobertson@njhmfa.state.nj.us. Attendees will be accompanied by Agency staff and a security escort. Attendees are reminded that any questions they wish to ask must be submitted in accordance with Section 5.0 of the RFOTP.